

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

PATRICIA A GENSTER

Debtor(s)

Case No. 16-04342

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/11/2016.
- 2) The plan was confirmed on 06/01/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 04/18/2017.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$8,192.50  
Less amount refunded to debtor \$847.49

**NET RECEIPTS: \$7,345.01**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,880.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$316.77  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,196.77**

Attorney fees paid and disclosed by debtor: \$120.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAEC CREDIT UNION	Unsecured	1,227.00	0.00	0.00	0.00	0.00
AAEC CREDIT UNION	Unsecured	386.00	1,732.34	1,732.34	0.00	0.00
AAEC CREDIT UNION	Unsecured	224.00	NA	NA	0.00	0.00
AAEC CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
AAEC CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
ALEXIAN BROTHERS HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
ALEXIAN BROTHERS HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
ALEXIAN BROTHERS MEDICAL CEN	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	0.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTION	Unsecured	123.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
BMO HARRIS BK NA	Secured	NA	6,993.59	2,609.24	2,609.24	0.00
BMO HARRIS BK NA	Secured	NA	50,303.49	0.00	0.00	0.00
Capital One	Unsecured	705.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	705.00	705.56	705.56	0.00	0.00
CAPITAL ONE NA	Unsecured	376.00	376.22	376.22	0.00	0.00
Choice Recovery	Unsecured	195.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	0.00	412.74	412.74	0.00	0.00
COMPASS HEALTHCARE CONSULTA	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANT	Unsecured	538.00	NA	NA	0.00	0.00
DSG COLLECT	Unsecured	0.00	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	272.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	147.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	108.00	NA	NA	0.00	0.00
HOFFMAN ESTATES SURGERY CENT	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	50.16	50.16	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	568.00	4,936.80	4,936.80	539.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
KOHL'S/CAPONE	Unsecured	376.00	NA	NA	0.00	0.00
MBB	Unsecured	334.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	1,741.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	861.00	441.42	441.42	0.00	0.00
MIDLAND FUNDING	Unsecured	0.00	1,740.83	1,740.83	0.00	0.00
MIDLAND FUNDING	Unsecured	0.00	861.10	861.10	0.00	0.00
MIDWEST EMERGENCY ASSOCIATES	Unsecured	NA	162.93	162.93	0.00	0.00
MIRAMEDRG	Unsecured	223.00	NA	NA	0.00	0.00
MIRAMEDRG	Unsecured	74.00	NA	NA	0.00	0.00
MIRAMEDRG	Unsecured	54.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	2,131.25	2,131.25	0.00	0.00
NICOR GAS	Unsecured	0.00	207.54	207.54	0.00	0.00
PAYDAY LOAN STORE	Unsecured	0.00	1,173.60	1,173.60	0.00	0.00
PNC MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
PNC MORTGAGE	Secured	NA	29,488.72	0.00	0.00	0.00
PNC MORTGAGE	Secured	117,958.17	112,149.44	0.00	0.00	0.00
PRA RECEIVABLES MGMT	Secured	223.00	1,928.09	1,928.09	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,680.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	756.00	739.96	739.96	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
Southwest Credit Systems	Unsecured	1,552.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	1,903.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/JCP	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB/JCP	Unsecured	0.00	NA	NA	0.00	0.00
TITLE MAX TITLE LOANS	Secured	3,000.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	1,007.82	1,007.82	0.00	0.00
TNB TARGET	Unsecured	0.00	NA	NA	0.00	0.00
USA FUNDS	Unsecured	1,053.00	NA	NA	0.00	0.00
USA FUNDS	Unsecured	760.00	NA	NA	0.00	0.00
USA FUNDS	Unsecured	315.00	NA	NA	0.00	0.00
VILLAGE OF SCHAUMBURG	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,609.24	\$2,609.24	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,928.09	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,537.33</b>	<b>\$2,609.24</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,936.80	\$539.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,936.80</b>	<b>\$539.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,743.47</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,196.77</u>
Disbursements to Creditors	<u>\$3,148.24</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$7,345.01</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/15/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.